



Medicare Update

By Congressman Solomon P. Ortiz

IMPORTANT DATES

Nov. 15, 2005:

The enrollment period for Medicare Drug Benefit (Part D) begins.

Dec. 31, 2005:

The last day to enroll to have coverage on January 1, 2006.

Jan. 1, 2006:

Coverage begins for beneficiaries who enrolled by December 31, 2005.

May 15, 2006:

Last day to enroll in a Medicare drug plan without incurring a 1% per month premium surcharge and last day to enroll to receive any benefits in 2006.

Nov. 15, 2006:

The open enrollment period for Medicare Drug Benefit (Part D) begins for 2007. This is also the first opportunity for those who enrolled in a Medicare drug plan to switch plans if they wish.

Dear Friend:

Starting January 1, 2006, Medicare will offer prescription drug coverage through new private drug plans and through Medicare managed care plans (now called "Medicare Advantage" plans).

I opposed the law that created this program because the drug benefit is inadequate, overly complex and was set up to maximize profits for the pharmaceutical and HMO companies rather than maximizing help to Medicare beneficiaries.

That being said, people need to be armed with the information necessary to make the best decision about whether to join and - if so - which plan may best meet their needs.

Whether you are a senior, a person with a disability or someone trying to help a parent or friend, I encourage you to carefully research the available options **BEFORE** making a choice. Most people have until May 15th, 2006 to sign up for a plan before late enrollment penalties apply, so take your time, check your facts and know your options.

I've tried to gather some basic information to help you face these complicated choices. I hope it is helpful.

Sincerely,

Solomon P. Ortiz
Member of Congress

IMPORTANT CONSIDERATIONS: THE NEW DRUG BENEFIT

Whether to enroll in a Medicare prescription drug plan depends upon what kind of coverage, if any, you have today.

If you have prescription drug coverage through a retiree plan:

Check with your former employer about your options before doing anything. If you are happy with your employer coverage, and it is continuing, you should not need to do anything. Remember: if you drop your employer health coverage, you may have to wait to rejoin or be cancelled permanently.

CAUTION: To receive free premiums, you will need to pick a plan with average or below average premiums. If you fail to choose a plan, you will be automatically assigned to a plan. You will be able to change plans monthly if need be.

If you are currently enrolled in a Medicare Managed Care plan:

You should have already received information about your options. If you want to stay with your current plan and it offers a prescription drug plan, you may enroll.

If you do not want to remain in that plan, you may either enroll in a different Medicare Managed Care plan or return to traditional Medicare and select a private drug plan.

If you currently do not have prescription drug coverage:

Evaluate your needs and options, but remember premiums will be higher if you do not enroll by May 15, 2006.

HELPFUL RESOURCES

Organizations that can help:

Texas Department of Aging: 1-800-252-9240
<http://www.txcares.org>

Medicare: 1-800-MEDICARE (633-4227)
<http://www.medicare.gov>

Social Security Administration: 1-800-772-1213
<http://www.ssa.gov/prescriptionhelp>

Have the following information when you call:

- ✓ Medicare ID number (on your card)
- ✓ Drugs you currently take, the dosage, what you pay for them, and your refill schedule
- ✓ Your annual income

Extra assistance for people with limited incomes:

Help with paying for Medicare drug plans is available for people with limited incomes. You may qualify if:

- ✓ Your 2005 income is less than \$14,356 for an individual or \$19,245 for couples AND you have limited assets.

If you think you qualify, call the Social Security Administration at 1-800-772-1213.

You may also contact the Partnership for Prescription Assistance for help with paying for prescription drugs at 1-888-477-2669

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Washington, DC 20515
(202) 225-7742

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Corpus Christi, TX 78408
(361) 883-5868

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(956) 541-1242